मासिक विवरण प्राप्त कर सकें और इन शाखाओं की कार्य कुशलता भी सुधारी जा सके।

वित्त मंत्रालय में राज्य मंत्री (श्री आर० जनार्दनम): (क) भारतीय स्टेट बैंक ने सूचित किया है कि उनकी चांदनी चौक शाखा पूर्णतः कम्प्यूटरीकृत है। तथापि, फाउन्टेन शाखा अभी कम्प्यूटरीकृत नहीं है। एटीएम को दरियागंज में लगाने का प्रस्ताव है जो चांदनी चौक तथा फाउन्टेन दोनों शाखाओं के ग्राहकों की आवश्यकताओं को पूरा करेगा।

(ख) चांदनी चौक शाखा में दुकानदारों के खातों के लिए कम्प्यूटरीकृत मासिक विवरण उपलब्ध है। बैंक को दरियागंज (वैयक्तिक बैंकिंग शाखा) में एटीएम स्थापित करने की योजना है जो आस पास के क्षेत्रों के ग्राहकों की आवश्यकता भी पूरी करेगी।

Loaning Policy of Agricultural Banks

4518. SHRI W. ANGOU SINGH: Will the Minister of FINANCE be pleased to state:

(a) the details of loaning policy of agricultural banks simplified by government for the North-East region; and

(b) the maximum credit limit of loan to the farmers which has been provided for agricultural purposes?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI R. JANARTHANAM): (a) and (b) As reported by National Bank for Agriculture and Rural Development (NABARD), several steps have been taken by them for improving the flow of credit in the North-Eastern (NE) region. These include, *inter-alia.*

(i) Extension of refinance facilities to commercial banks in the region by NABARD for financing their agriculture and rural development activities;

(ii) Providing refinance to all financing agencies, including commercial banks, to the extent of 90% of the bank loan as against 40-70% available in the rest of the country;

(iii) Fixing of norm relating to minimum recovery level for drawing unrestricted refinance from NABARD under schematic lending at 50% for the North-Eastern region as against 60% stipulated for other parts of the country;

(iv) Sanctioning of Short Term Credit limits to banks in the North-Eastern Region by relaxing the minimum recovery norms and reducing their own involvement;

(v) Charging of interest at the minimum rate of 4% for banks in the region irrespective of their level of dependence on Short Term (Seasonal Agricultural Operations) refinance from NABARD;

(vi) Providing refinance facilities to banks for financing vehicles used for transportation of both passengers and goods under the relevant schemes, considering the hilly terrain and inadequate transport facilities in the region.

NABARD has not prescribed any maximum credit limit of loan to be given to the farmers. The farmers are eligible to avail loans from banks depending upon the purpose for which the loans are availed. Marginal/Small, medium and other farmers have to contribute 5%, 10% and 15% respectively as margin money and the remaining portion is given as loan, where subsidy is available from the Government, the subsidy is considered as margin money of the farmers.

Impact of sanctions of G-8 countries on IMF Loans

4519. SHRI S. PETER ALPHONSE: Will the Minister of FINANCE be please to state:

(a) whether Government of India has estimated the actual cost of economic sanctions imposed by G-8 countries;

(b) if so, whether Government have made any alternative arrangements for the damage; and

(c) whether soft loan packages by IMF would also be delayed because of the G-8 member countries in IMF?

5529/RS-5A